ENTER AMENDMENTS ~JMB

Appl. No. 09/909,439
Amdt. dated October 30, 2006
Reply to Office Action of June 2, 2006

Amendments to the Claims:

     This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

     Please amend claim 10 as follows:

     1.   (previously presented) A system for automatically generating loan workout decisions, comprising:

     a network of personal computers connected into a network administered by a central server computer,

     each personal computer in the network including a network interface for transmitting servicer inputs to, and receiving outputs from, the server computer,

     each personal computer in the network further including display screens for receiving inputs from, and providing outputs to, a servicer on behalf of a financially troubled borrower, including inputs and outputs relating to a proposed workout to resolve a problem status of an existing loan obligation of the financially troubled borrower, the central server computer having a central processing unit that runs automatic workout approval analysis software and has access to electronically stored information relating to the financially troubled borrower and existing loan related information necessary for analysis of a decision for approval, deferral or rejection of the proposed workout,

     the central server computer being operative, under the control of the workout analysis software, to analyze details of the proposed workout in light of criteria established by a mortgage

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